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WHAT IS CLAIMED IS:

1                   1. In an automated investment advisory  
2 system, an investment advisory method for a user desiring  
3 an optimized investment portfolio, comprising the steps  
4 of:  
5                   assessing a risk profile of the user;  
6                   mapping automatically a set of portfolio  
7 holdings of the user into a set of asset classes;  
8                   determining an investment risk  
9 classification as a function of the mapped asset classes;  
10                  comparing the investment risk  
11 classification with the user's risk profile; and  
12                  recommending portfolio changes to  
13 correlate the investment risk classification with the  
14 user's risk profile.

1                   2. An investment advisory method as in claim  
2 1, further comprising the step of:  
3                   receiving a portfolio change order from  
4 the user; and  
5                   executing the portfolio change order  
6 received from the user.

1                   3. An investment advisory method as in claim  
2 1, wherein the method is  
3 executed across a distributed computer network.

1                   4. An investment advisory method as in claim  
2 1, wherein the assessing  
3 step includes parsing a questionnaire completed by the  
4 user.

1                   5. An investment advisory method as in claim  
2 1, wherein the assessing

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3 step parses the questionnaire as a function of a time  
4 horizon of the user.

1 6. An investment advisory method as in claim  
2 1, wherein the mapping  
3 step divides the holdings as a function of country  
4 association.

1 7. An investment advisory method as in claim  
2 1, wherein the determining  
3 step automatically chooses the risk classification of the  
4 user.

1 8. An investment advisory method as in claim  
2 1, wherein the assessing  
3 step accepts the risk profile chosen by the user.

1 9. An investment advisory method as in claim  
2 1, wherein the assessing  
3 step chooses the risk profile of the user.

1 10. An investment advisory method as in  
2 claim 2, wherein a financial  
3 advisor customizes an implementation of the investment  
4 advisory method.

1 11. An investment advisory method as in  
2 claim 10, wherein the customized  
3 implementation is selected from the group of: method for  
4 asset class mapping, method for classifying investment  
5 risk, method for correlating asset classes and method  
6 for optimizing.

1 12. In a distributed computer network in  
2 which a user desiring an optimized

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investment portfolio and having a risk profile accesses a host server, a method for constructing an optimized investment portfolio at the host server comprising the steps of:

accepting from a station across a distributed computer network an investment package; processing the investment package to determine an optimized investment portfolio; and transmitting a populated template representing the optimized investment portfolio to the station across the distributed computer network.

13. A method for constructing an optimized investment portfolio at a host server as in claim 12 wherein the processing step further includes the steps of:

assessing a risk profile from the investment package; determining an investment risk classification from the investment package; and recommending a set of portfolio changes to correlate the investment risk classification with the user's risk profile.

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1           14. In an automated investment advisory system  
2 where a user desiring an optimized investment portfolio  
3 is presented with a questionnaire, a software component  
4 comprising:

5                   a risk engine which generates a risk  
6 profile of the user using the questionnaire submitted by  
7 the user;

8                   a database populated with portfolio  
9 holdings inputted directly by the user;

10                  a portfolio processor which divides the  
11 database into distinct asset classes and generates an  
12 investment risk of the database; and

13                  an optimization engine which generates an  
14 output by which the investment risk is correlated with  
15 the risk profile.

1           15. A software component as in claim 14,  
2 wherein the output  
3 includes the optimized investment portfolio.

1           16. A software component as in claim 14,  
2 wherein the optimized  
3 investment portfolio comprises proposed changes to the  
4 user's portfolio holdings.

1           17. A software component as in claim 14,  
2 wherein the output estimates a value of the optimized  
3 investment portfolio over a plurality of years.

1           18. A software component as in claim 14,  
2 wherein the database  
3 includes a look-up feature which facilitates populating  
4 the database with an accurate representation of the  
5 user's portfolio holdings.

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1                    19.            A software component as in claim 18,  
2                                    wherein the look-up feature is  
3       ticker based.

1                    20.    A software component as in claim 18,  
2       wherein the look-up feature is name based.

1                    21.    A software component as in claim 14,  
2       wherein the system is located across a distributed  
3       computer network.

1                    22.    A software component as in claim 14,  
2       wherein the asset classes are United States-centric.

1                    23.    A software component as in claim 14,  
2       wherein the asset classes are international.